

SYRINGA BANCORP

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions		
	01/16/2009	3338861	1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$280	\$228	-18.4%		
Loans	\$228	\$187	-17.8%		
Construction & development	\$20	\$10	-52.3%		
Closed-end 1-4 family residential	\$19	\$15	-17.3%		
Home equity	\$25	\$22	-9.0%		
Credit card	\$0	\$0			
Other consumer	\$5	\$4	-19.8%		
Commercial & Industrial	\$60	\$43	-29.1%		
Commercial real estate	\$96	\$89	-6.8%		
Unused commitments	\$32	\$30	-5.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$8	\$6	-18.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$6	-34.0%		
Cash & balances due	\$6	\$7	22.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$264	\$215	-18.6%		
Deposits	\$243	\$192	-20.9%		
Total other borrowings	\$20	\$20	1.3%		
FHLB advances	\$20	\$20	0.0%		
Equity					
Equity capital at quarter end	\$16	\$13	-16.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	5.8%	5.4%	--		
Tier 1 risk based capital ratio	6.8%	6.7%	--		
Total risk based capital ratio	8.1%	8.0%	--		
Return on equity ¹	-227.4%	-43.4%	--		
Return on assets ¹	-18.0%	-2.6%	--		
Net interest margin ¹	3.6%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	52.9%	48.6%	--		
Loss provision to net charge-offs (qtr)	114.8%	39.4%	--		
Net charge-offs to average loans and leases ¹	17.7%	4.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	38.6%	30.4%	28.8%	6.9%	--
Closed-end 1-4 family residential	0.8%	2.1%	0.0%	0.2%	--
Home equity	0.1%	1.0%	0.8%	0.3%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.3%	0.0%	0.7%	1.5%	--
Commercial & Industrial	5.3%	6.2%	1.9%	0.9%	--
Commercial real estate	3.5%	2.9%	1.7%	0.5%	--
Total loans	6.4%	4.7%	4.5%	0.9%	--